FINANCIAL TRANSACTION SERVER WITH PROCESS-BASED SECURITY

ABSTRACT OF THE DISCLOSURE

A system and method for performing a financial transaction over a network between a point-of-sale server and a financial server includes generating an identifier corresponding to a credit card number at a financial transaction server in communication with the point-of-sale server and the financial server. The transaction server sends the identifier to the point-of-sale server. When a customer chooses to use a stored credit card, the point-of-sale server sends the corresponding identifier to the transaction server. The transaction server retrieves the credit card number corresponding with said received identifier; and sends said retrieved credit card number to a financial server for processing.